

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Norman E. Gamble
Debtor

Case No. 15-00045-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: TWilson
Form ID: 309A

Page 1 of 2
Total Noticed: 21

Date Rcvd: Feb 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2018.

db +Norman E. Gamble, 16001 Path Valley Road, Willow Hill, PA 17271-9709
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
aty +John F Goryl, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
aty +John W Frey, Dick Stein Schemel Wine and Frey, LLP, 119 East Baltimore Street,
Greencastle, PA 17225-1215
aty +Joshua I Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
aty +Thomas I Puleo, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
tr +John P Neblett (Trustee), PO Box 490, Reedsville, PA 17084-0490
4591690 COMENITYCB/DENTAL FIRST, PO BOX 18120, COLUMBUS, OH 43218
4591692 +KML LAW GROUP PC, BNY MELLON INDEPENDENCE CENTER, STE 5000, 701 MARKET ST,
PHILADELPHIA, PA 19106-1541
4591695 +ORRSTOWN BANK, PO BOX 250, SHIPPENSBURG PA 17257-0250
4591696 +STERLING UNITED PORTFOLIO, 925 S SEMORIAN BLVD STE, WINTER PARK, FL 32792-5313

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: tammy@rbushmanlaw.com Feb 27 2018 19:12:28 Richard L. Bushman, PO Box 51,
16767 Path Valley Road, Spring Run, PA 17262-0051
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Feb 27 2018 19:12:47 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
4591688 EDI: BANKAMER.COM Feb 28 2018 01:41:00 BANK OF AMERICA, PO BOX 982238,
EL PASO, TX 79998-2238
4591689 +EDI: CHASE.COM Feb 28 2018 01:40:00 CHASE, PO BOX 15298, WILMINGTON, DE 19850-5298
4632384 EDI: BL-BECKET.COM Feb 28 2018 01:42:00 Capital One NA, c/o Becket & Lee, LLP, POB 3001,
Malvern, PA 19355-0701
4591691 +EDI: RMSC.COM Feb 28 2018 01:41:00 GE CAPITAL RETAIL BANK, ATTN BANKRUPTCY DEPT,
PO BOX 103104, ROSWELL, GA 30076-9104
4591693 E-mail/Text: camanagement@mtb.com Feb 27 2018 19:12:40 M & T BANK,
LEGAL DOCUMENT PROCESSING, 1100 WHERLE DRIVE, WILLIAMSVILLE, NY 14221
4607593 E-mail/Text: camanagement@mtb.com Feb 27 2018 19:12:40 M&T Bank, P.O. Box 840,
Buffalo, NY 14240-0840
4591694 +E-mail/Text: bsmith@orrstown.com Feb 27 2018 19:12:41 ORRSTOWN BANK,
2695 PHILADELPHIA AVE, CHAMBERSBURG PA 17201-7908
4616239 EDI: Q3G.COM Feb 28 2018 01:49:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
PO Box 788, Kirkland, WA 98083-0788

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4591687* +NORMAN E GAMBLE, 16001 PATH VALLEY ROAD, WILLOW HILL, PA 17271-9709
4664776* +Orrstown Bank, 2695 Philadelphia Ave., Chambersburg, Pa. 17201-7908

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
John F Goryl on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
John P Neblett (Trustee) jpn@neblettlaw.com, pa06@ecfcbis.com
John W Frey on behalf of Debtor 1 Norman E. Gamble john@dsslawyers.com, emmalee@dsslawyers.com
Joshua I Goldman on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Richard L. Bushman on behalf of Debtor 1 Norman E. Gamble tammy@rbushmanlaw.com
Thomas I Puleo on behalf of Creditor M&T BANK tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpre03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1	Norman E. Gamble	Social Security number or ITIN	xxx-xx-4863
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court	Middle District of Pennsylvania	Date case filed in chapter	13 January 8, 2015
Case number:	1:15-bk-00045-HWV	Date case converted to chapter	7 February 13, 2018

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Norman E. Gamble	
2. All other names used in the last 8 years	aka Norman Erwin Gamble	
3. Address	16001 Path Valley Road Willow Hill, PA 17271	
4. Debtor's attorney Name and address	Richard L. Bushman PO Box 51 16767 Path Valley Road Spring Run, PA 17262-0051	Contact phone 717 349-7657 Email: tammy@rbushmanlaw.com
5. Bankruptcy trustee Name and address	John P Neblett (Trustee) PO Box 490 Reedsville, PA 17084	Contact phone 717 667-7185 Email: jpn@neblettlaw.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: February 27, 2018
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 20, 2018 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: Eugene C. Clarke, Jr. Community Center, 235 South Third Street, Lower Level, Room B1, Chambersburg, PA 17201
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: June 19, 2018 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	